Case 16-00194 Doc 1 Fill in this information to identify your case:	Filed 01/05/16	Entered 01/05/16 16:45:18 age 1 of 73	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Leradell	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Thompson	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX3633	xxx - xx
Security number or	OR	OR
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

Debt	or 1 Lerade Case 16-		Doc 1	Filed 01 Docur		Entered Page 2 of	01/05/16 <i>@</i>	k6i45: <u>18 De</u>	esc Main	
		About De	ebtor 1:	Docui	пен	Page 2 01		otor 2 (Spouse C	Only in a Jo	oint Case):
	ny business names nd Employer	✓ I have	not used ar	ny business nam	es or EINs.		I have r	not used any business	names or EINs	S.
N	dentification lumbers (EIN) you ave used in the last	Business	name				Business r	name		
8	years	Business	name				Business r	name		
	nclude trade names and ping business as names									
5. V	Vhere you live		872	28 S Bishop			If Debtor 2	lives at a different a	address:	
		Number	Stre				Number	Street		
		Chicago		Illinois	6062					
		City		State	Zip (Code	City	State	Zi	p Code
		Cook County					County			
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.				If Debtor 2's	s mailing address is at the court will send a				
		Number	Stre	eet			Number	Street		
		City		State	7in (Code	0	Otati		0.1
		City		Sidle	Zip (Joue	City	State	ZI	p Code
	Vhy you are hoosing this	Check one:					Check one:			
	istrict to file for ankruptcy			days before filing ger than in any c	• .			e last 180 days before district longer than in a		
		I have	another rea	ason. Explain. (S	ee 28 U.S.C	. §§ 1408.)	I have a	another reason. Explai	n. (See 28 U.S	.C. §§ 1408.)

LeradelCase 16-00194 Doc 1 Filed 01/05/46 Entered 01/05/16/16/45:18 Desc Main Debtor 1 Page 3 of 73 Document of the Document of th Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 fileunder Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ✓ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for ✓ No. bankruptcy within the last 8 years? Yes. District When MM / DD / YYYY When Case number MM / DD / YY District _____ When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes. District Relationship to you spouse who is not When Case number, if known filing this case with you, or by a District Relationship to you business partner, or When Case number, if known by an affiliate? MM / DD / YYYY 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Document** Page 4 of 73 Report About Any Businesses You Own as a Sole Proprietor Part 3: 12. Are you a sole \square No. Go to Part 4. proprietor of any full- or part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. City Zip Code If you have more than State one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? ◪ No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? City State Zip Code

LeradelCase 16-00194

Doc 1

Filed 01/05/46

Entered 01/05/16 /16:45:18 Desc Main

Debtor 1 Lerade Case 16-00194 Doc 1 Filed 01/05/66 Entered 01/05/16 (16:45:18 Desc Main

First Name Middle Name Documer Page 5 of 73 Explain Your Efforts to Receive a Briefing About Credit Counseling

Part 5: **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this about credit bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of counseling. completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, The law requires that that you developed with the agency. that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this counseling before you bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of file for bankruptcy. completion. completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment following choices. If plan, if any. plan, if any, you cannot do so, you are not eligible to I certify that I asked for credit counseling services from I certify that I asked for credit counseling services from file. an approved agency, but was unable to obtain those an approved agency, but was unable to obtain those services during the 7 days after I made my request, and services during the 7 days after I made my request, and If you file anyway, exigent circumstances merit a 30-day temporary waiver exigent circumstances merit a 30-day temporary waiver the court can dismiss of the requirement. of the requirement. your case, you will To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, lose whatever filing attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to fee you paid, and obtain the briefing, why you were unable to obtain it before you obtain the briefing, why you were unable to obtain it before you your creditors can filed for bankruptcy, and what exigent circumstances required filed for bankruptcy, and what exigent circumstances required you to file this case. you to file this case. begin collection activities again. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your payment plan you developed, if any. If you do not do so, your case may be dismissed. case may be dismissed. Any extension of the 30-day deadline is granted only for cause Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in person, by phone, or through the person, by phone, or through the internet, even after I reasonably tried to internet, even after I reasonably tried to do so. Active duty. Active duty. I am currently on active military duty in a I am currently on active military duty in a military combat zone. military combat zone. If you believe you are not required to receive a briefing about If you believe you are not required to receive a briefing about

credit counseling, you must file a motion for waiver of credit

counseling with the court.

credit counseling, you must file a motion for waiver of credit

counseling with the court.

Debtor 1 Lerade Case 16-0	Middle Name Docurr	12 Page 6 of 73	.6 ∕1.6 i.45: <u>18 Desc Main</u>
Part 6: Answer These Qu	estions for Reporting Purpose		
16. What kind of debts do you have?	as "incurred by an individue No. Go to line 16b. Yes. Go to line 17. 16.b Are your debts primarily	ual primarily for a personal, fan y business debts? Business dess or investment or through the	ebts are debts that you incurred to e operation of the business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	paid that funds will be availab No. Yes.		operty is excluded and administrative expenses are
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	▼ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 mi	sin \$1,000,000,001-\$10 billion ion \$10,000,000,001-\$50 billion
20. How much do you estimate your liabilities to be?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 mi	sion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion
Part 7: Sign Below			
For you	and correct. If I have chosen to file under Clor 13 of title 11, United States Coproceed under Chapter 7.	hapter 7, I am aware that I may Code. I understand the relief av	perjury that the information provided is true by proceed, if eligible, under Chapter 7, 11,12, railable under each chapter, and I choose to be someone who is not an attorney to help me
	fill out this document, I have ob I request relief in accordance w I understand making a false sta	otained and read the notice requirith the chapter of title 11, Unite atement, concealing property, o ase can result in fines up to \$2	· · · · · · · · · · · · · · · · · · ·
	Signature of Debtor 1	Si	gnature of Debtor 2
	Executed on1/5/2016	E:	MM/DD/YYYY

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect

/s/ Scott Cipolla 6319089			Date	1/5/2016	
Signature of Attorney for Debtor				MM / DD / Y	YYY
Scott Cipolla 6319089					
Printed name					
Semrad Law Firm					
Firm name					
Number	Street				
City		State			Zip Code
Contact phone				Email address	•
Bar number				State	

<u>Doc 1 Filed 01/05/16 Entered 01/0</u>5/16 16:45:18 Desc Main Fill in this information to identify your case: Debtor 1 Leradell Thompson First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$8,600.00 1b. Copy line 62, Total personal property, from Schedule A/B \$8,600.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$9,500.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$31.460.25 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$40,960.25 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$2,015.37 Copy your combined monthly income from line 12 of Schedule I.....

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$1,705.00

Entered 01/05/16 /16:45:18 Desc Main Leradel Case 16-00194 Doc 1 <u>Filed 01/05/446</u> Debtor 1 Page 9 of 73 Answer These Questions for Administrative and Statistical Records Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,581.42 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: **Total claim** From Part 4 on Schedule E/F, copy the following: \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) 9g. Total. Add lines 9a through 9f. \$0.00

Fill in this	information to identify your case		FIIEN UT/US/TR	2 - Ellieleli (11/02/10	10.45.18 Desi	o Mairi
Debtor 1	Leradell		Tho	ompson		
	First Name	Middle N		st Name		
Debtor 2 (Spouse,	if filing) First Name	Middle N	Name Las	st Name		
United St	ates Bankruptcy Court for the:	Northern	District of	f Illinois (State)		
Case nun (If known)						
Officia	al Form 106A/B					Check if this is an amended filing
Sche	dule A/B: Prope	erty				12/1
category v esponsib vrite your Part 1:	where you think it fits best. Be ble for supplying correct infor name and case number (if kn Describe Each Residen	e as complete and rmation. If more sp nown). Answer eve nce, Building, L	accurate as possible pace is needed, attacery question. and, or Other Re	f an asset fits in more than one e. If two married people are fili ch a separate sheet to this for eal Estate You Own or H ing, land, or similar property?	ng together, both are eq n. On the top of any add	ually
	No. Go to Part 2					
1.1	Yes. Where is the property? Street address, if available, or	other description	What is the proper Single-family hor Duplex or multi-		the amount of any secure	laims or exemptions. Put ed claims on <i>Schedule D:</i> nims Secured by Property.
			Condominium or Manufactured or		Current value of the entire property?	Current value of the portion you own?
	Number Street City State Zip Code		Land Investment property Timeshare Other		Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.	
			Debtor 1 only Debtor 2 only Debtor 1 and De At least one of the	ne debtors and another you wish to add about this ite	Check if this is co	mmunity property
If you	own or have more than one, list h	here:	VAIIs at in the amount	nt 2 Charle all that analy	Do not doduct consul	lainea an ann an an aire an Du A
1.2	Street address, if available, or	other description	Single-family hol		the amount of any secure	laims or exemptions. Put ed claims on Schedule D: nims Secured by Property.
			Condominium or Manufactured or		Current value of the entire property?	Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment prope Timeshare Other	erty	Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
			Debtor 1 only Debtor 2 only Debtor 1 and De At least one of the	ne debtors and another you wish to add about this ite	Check if this is co	mmunity property

Debtor 1	LeradelCase 16-001	94 Doc 1	Filed 01/05/16 Entered 01/05/16	@45: <u>18 Des</u>	c Main	
	First Name Middle Name		Documatina Page 11 of 73 //hat is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?		
Num City	ober Street State	Zip Code	Investment property Timeshare Other	Describe the nature of interest (such as fee sin the entireties, or a life of	mple, tenancy by	
		W [[[The has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is cor (see instructions)	mmunity property	
you have Part 2:	ve attached for Part 1. Writ Describe Your Vehicle vn, lease, or have legal or e	tion you own for all e that number here.	any vehicles, whether they are registered or not? In report it on Schedule G: Executory Contracts and Unexp	clude any vehicles		
3. Cars, va No Y Yes	ns, trucks, tractors, sport utili	ty vehicles, motorcycle	es			
	Make Model: Year: Approximate mileage: Other information: 2002 Pontiac Montana	Pontiac Montana 2002 150000	Who has an interest in the property? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	the amount of any secure	laims or exemptions. Put ad claims on Schedule D: hims Secured by Property. Current value of the portion you own? \$950.00	
2.2	Moko		Check if this is community property (see instructions)	Do not dodinat opposed of	laima ar avamntiana Dut	
3.2	Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla Current value of the	•	
	Other information:		Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	entire property?	portion you own?	

Debtor 1	LeradelCase 16-00194 First Name		d 01/05/166	Entered 01/05/		sc Main
3.3	Make Model: Year:	with the same one		Page 12 of 73 in the property? Check	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> laims Secured by Property.
	Approximate mileage: Other information:	<u></u>	Debtor 2 only Debtor 1 and Debtor At least one of the of	•	Current value of the entire property?	Current value of the portion you own?
				ommunity property (see		
3.4	Make Model: Year:	one) .	in the property? Check	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> laims Secured by Property.
	Approximate mileage:		Debtor 1 only		Creditors with riave C	iairns Secured by Froperty.
			Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debto	or 2 only	entire property?	portion you own?
			At least one of the o	lebtors and another		
			Check if this is co instructions)	ommunity property (see		
4.1	Make Model: Year:	one		in the property? Check	the amount of any secu	claims or exemptions. Put red claims on Schedule D: laims Secured by Property.
	Approximate mileage:		,		Orcanois vino riave o	aims occured by moperty.
	Other information:		Debtor 2 only Debtor 1 and Debto	or 2 only	Current value of the entire property?	Current value of the portion you own?
			At least one of the of Check if this is constructions)	lebtors and another ommunity property (see		
4.2	Make Model: Year:	Wr one		in the property? Check	the amount of any secu	claims or exemptions. Put red claims on Schedule D: laims Secured by Property.
	Approximate mileage:		Debtor 2 only			
	Other information:		Debtor 1 and Debto	or 2 only	Current value of the entire property?	Current value of the portion you own?
		🖁	At least one of the of Check if this is constructions)	lebtors and another ommunity property (see		
	the dollar value of the portion you		ur entries from Par			950.00

LeradelCase 16-00194 Doc 1 Filed 01/105/46 Entered 01/05/16 /46:45:18 Desc Main Debtor 1

Page 13 of 73 Describe Your Personal and Household Items Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No ✓ Yes. Describe... Furniture \$3000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games **√** No Yes. Describe... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles **✓** No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment **✓** No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ✓ Yes. Describe... Clothing \$350.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses No Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No

\$3350.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

for Part 3. Write that number here

Yes. Describe...

Debtor 1 Lerade Case 16-00194 Doc 1 Filed 01/05/16 Entered 01/05/16 (1.6.45:18 Desc Main

Documetht me Page 14 of 73 **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Institution name: Yes Citibank Checking Account 17.1. Checking account: \$0.00 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Yes

% of ownership:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in

an LLC, partnership, and joint venture

Name of entity

✓ No

them

Yes. Give specific information about

Debt			OCALLE NE DE CONTROL D	Page 15 of 73	1.00 (i£k00 w4)	Desc Main
20.	Negotiable instruments in	Middle Name orate bonds and other negotiak nclude personal checks, cashiers' onts are those you cannot transfer to				
	Yes. Give specific information about them	Issuer name:				
21.		accounts AA, ERISA, Keogh, 401(k), 403(b),	thrift savings accoun	ts, or other pension or profi	it-sharing plans	
	✓ No Yes. List each	Type of account:	Institution name:			
	account separately.	401(k) or similar plan:				
		Pension plan:				
		IRA:	-			-
		Retirement account:	-			-
		Keogh:				
		Additional account:				
		Additional account:				
22.	Examples: Agreements companies, or others No	orepayments deposits you have made so that you with landlords, prepaid rent, public			ıs	
	Yes	Electric:				
		Gas:				-
		Heating oil:				
		Security deposit on rental unit:				
		Prepaid rent:				
		Telephone:				
		Water:	•			
		Rented furniture:				
		Other:				
23.	Annuities (A contract for No	r a periodic payment of money to yo	ou, either for life or for	a number of years)		
	Yes	Issuer name and description:				
		-				

Deb	tor 1 LeradelCase 16-		OCT FIIED OTLOPOPER	Entered @as@bohb@) (if Lk 10 v 44 5 . <u>18 L</u>	<u>Jesc Main</u>
24.	Interests in an educatio 26 U.S.C. §§ 530(b)(1), 52		Name DOCUM [®] Na ^{me} Fount in a qualified ABLE program ()(1).	Page 16 of 73 , or under a qualified state	e tuition program.	
	No Institution r	name and descrip	ion. Separately file the records of any	v interests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or futuexercisable for your ben		roperty (other than anything lister	d in line 1), and rights or p	powers	
	No	ient				
	Yes. Describe					
26.	Examples: Internet domain		ecrets, and other intellectual prop, proceeds from royalties and licensin			
	✓ No Yes. Describe] ———
27.	Licenses, franchises, ar Examples: Building permit		intangibles ses, cooperative association holdings	s, liquor licenses, profession	al licenses	
	✓ No					
	Yes. Describe					
Moi	ney or property owed	d to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you	ı				·
	No		2015 Expected Tax Refund		Federal:	\$4300.00
	Yes. Give specific infor about them, inclu	iding whether	2013 Expedied Tax Neidilla		State:	
	you already filed and the tax years				Local:	
29.	Family support Examples: Past due or lump	p sum alimony, spo	ousal support, child support, maintena	ance, divorce settlement, prop	perty settlement	
	✓ No				Alimony:	
	Yes. Give specific infor	rmation			Maintenance:	
					Support:	
					Divorce settlement:	
20	Other consequents				Property settlement:	
30.		disability insurance	e payments, disability benefits, sick pa ans you made to someone else	ay, vacation pay, workers' com	npensation,	
	✓ No	•				
	Yes. Describe] ———

Deb	tor 1 LeradelCase 16-0018 First Name			<u>Desc Main</u>
31.	Interests in insurance policies	e insurance; health savings account (HSA); cr	Page 17 of 73 redit, homeowner's, or renter's insurance	
	Yes. Name the insurance com of each policy and list its value		Beneficiary:	Surrender or refund value:
32.		due you from someone who has died g trust, expect proceeds from a life insurance ed.	policy, or are currently entitled to receive	
33.	Examples: Accidents, employment	hether or not you have filed a lawsuit or mat disputes, insurance claims, or rights to sue	nade a demand for payment	
24	✓ No ☐ Yes. Describe		untanalaine of the debton and rights	
34.	to set off claims	ated claims of every nature, including co	unterclaims of the debtor and rights	
	✓ No Yes. Describe			
35.	Any financial assets you did not	t already list		
	✓ No Yes. Describe			
36.	-	our entries from Part 4, including any entr		\$4300.00
Part	5: Describe Any Busines	ss-Related Property You Own or H	ave an Interest In. List any real estate	in Part 1.
37.	Do you own or have any legal o	or equitable interest in any business-relate	ed property?	
	No. Go to Part 6. Yes. Go to line 38.			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or commis	sions you already earned		
	✓ No ☐ Yes. Describe			
39.	Office equipment, furnishings, Examples: Business-related comp		ax machines, rugs, telephones, desks, chairs, electro	onic devices
	✓ No Yes. Describe			

	tor 1 LeradelCaSE 10	0-00194 D0C 1	. FIIEU UL/OCOMPAGO EIILEIE		esc Main
40.	Machinery, fixtures, eq	uipment, supplies you ι	Document Page 18	3 of 73	
	✓ No				
	Yes. Describe				
	_				
41.	Inventory				
	✓ No				
	Yes. Describe				
42	Interests in partnershi	ins or joint ventures			
72.	✓ No	ps or joint ventures			
			Name of entity:	% of ownership:	
	Yes. Give specific information about				
	them		-		
43. (Customer lists, mailing	lists, or other compilation	ons		
	✓ No				
	Yes. Do your lists inc	clude personally identifiable	e information (as defined in 11 U.S.C. § 10	01(41A))?	
	☐ No				
	Yes. Descr	ibe			
44.	_	property you did not alre	ady list		
	✓ No				
	Yes. Give specific				
	information				
			-		
45. A	dd the dollar value of al	II of your entries from Pa	art 5, including any entries for pages yo	ou have attached	
for P	art 5. Write that number	here		>	
Part			ial Fishing-Related Property Yo	u Own or Have an Interest In	
	If you own or have an	n interest in farmland, list it	in Part 1.		
46.	Do you own or have a	ny legal or equitable inte	erest in any farm- or commercial fishing	g-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47.				Do not deduct secured
					claims
47	Farm animals				or exemptions
47.	Examples: Livestock, pou	ultry, farm-raised fish			
	√ No				
	Yes. Describe			İ	
	100. 20301100				·

Deb		1/05/16 menteme	Entered 014 Page 19 of 7	05/16/16/45: <u>18</u> 3	Desc	Main
48.	Crops-either growing or harvested	HIGHT	rage 19 01 7	3		
	✓ No					
	Yes. Describe					
49.	Farm and fishing equipment, implements, machinery, fixture	s, and tools	s of trade			
	✓ No					
	Yes. Describe					
50	English and find the second se					
50.	Farm and fishing supplies, chemicals, and feed					
	✓ No Yes. Describe					
	Tes. Describe					
51.	Any farm- and commercial fishing-related property you did no Examples: Livestock, poultry, farm-raised fish	ot already li	st			
	✓ No					
	Yes. Describe					
	dd the dollar value of all of your entries from Part 6, including art 6. Write that number here	•		attached 		
					<u> </u>	
Part			hat You Did Not	List Above		
53.	Do you have other property of any kind you did not already lie Examples: Season tickets, country club membership	st?				
	✓ No					
	Yes. Give specific					
	information					
54. A	dd the dollar value of all of your entries from Part 7. Write that	number he	re		•	
Part	8: List the Totals of Each Part of this Form					
55. F	Part 1: Total real estate, line 2			▶		
56. p	part 2 total vehicles, line 5	\$950.00				,
57. P	art 3: Total personal and household items, line 15	\$3350.00)			
58. P	art 4: Total financial assets, line 36	\$4300.00	<u> </u>			
59. F	Part 5: Total business-related property, line 45					
60. F	Part 6: Total farm- and fishing-related property, line 52					
61. F	Part 7: Total other property not listed, line 54					
62. 1	Total personal property. Add lines 56 through 61	\$8600.00				
				Copy personal property to	tal ►	
						\$8600.00
63. T	otal of all property on Schedule A/B. Add line 55 + line 62					

Fill	in this inform	Case 16-00194 ation to identify your case:	Doc 1 Filed 01	/05/16 Entered 01/0	5/16 16:45:18	Desc Main
	otor 1	Leradell First Name	Middle Name	Thompson Last Name		
	otor 2 ouse, if filing)		Middle Name	Last Name		
Unit	ted States Ba	ankruptcy Court for the:	Northern [District of Illinois		
	se number nown)			(State)		
Of	ficial F	orm 106C			1	Check if this is a amended filing
Sc	hedul	C: The Prop	erty You Claim	as Exempt		12/1
For is to exer rece exer prop	each iten o state a s mpted up eive certa mption of perty is d t1: Ident Which set	n of property you classed if the amount of an in benefits, and tax-100% of fair market etermined to exceed if y the Property You of exemptions are you cle claiming state and federal e claiming federal exemptions.	at as exempt. Alternatively applicable statutory exempt retirement function value under a law that that amount, your execution as Exempt laiming? Check one only, even nonbankruptcy exemptions. 11 U.S.C. § 522(b)(2)	est specify the amount of vely, you may claim the further limit. Some exemptionsdus—may be unlimited in the limits the exemption to emption would be limited en if your spouse is filing with you.	ull fair market value —such as those for dollar amount. How a particular dollar to the applicable s	r health aids, rights to wever, if you claim an amount and the value of the
		ription of the property ar lle A/B that lists this prop	nd line Current value of perty the portion you own	Amount of the exemption yo Check only one box for each ex	·	cific laws that allow exemption
			Copy the value from Schedule A/B	·	·	
	Brief description	: Furniture	\$3,000.00	П		735 ILCS 5/12-1001(b)
	Line from Schedule A			100% of fair market value, usuapplicable statutory limit	up to any	
	Brief description	: Clothing	\$350.00	7		735 ILCS 5/12-1001(a), (e)
	Line from Schedule A			\$350.00 100% of fair market value, u applicable statutory limit		
3.	(Subject to	adjustment on 4/01/16 and	, ,	5? es filed on or after the date of adjus n 1,215 days before you filed this c	,	

Debtor 1 Leradel Case 16-00194 Doc 1 Filed 01/05/16 Entered 01/05/16 (1/6):45:18 Desc Main
First Name Document Page 21 of 73

Part 2: Additional Page Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief Citibank Checking \$0.00 Account description: Line from ✓ 100% of fair market value, up to any 17 Schedule A/B: applicable statutory limit Brief 735 ILCS 5/12-1001(c) \$950.00 description: 2002 Pontiac Montana Line from 100% of fair market value, up to any Schedule A/B: 03 applicable statutory limit 735 ILCS 5/12-1001(g)(1), (2), (3); 735 Brief 2015 Expected Tax \$4,300.00 **✓** ILCS 5/12-1001(b) description: Refund \$4,200.00; \$100.00 Line from 100% of fair market value, up to any Schedule A/B: 28 applicable statutory limit

	Case 16-00194	Doc 1 E	iled 01/05/16	Entered 01/05	/16 16:45:18	Desc Main	
Fill in this in	formation to identify your case:						
Debtor 1	Leradell		Thom	oson			
	First Name	Middle Na					
Debtor 2							
(Spouse, if f	iling) First Name	Middle Na	ame Last N	ame			
United State	es Bankruptcy Court for the: No	orthern	District of III				
Case number	er		(3	State)			
	I Form 106D					Ch	eck if this is a
	l Form 106D	- \A/I	Olain		Llere Deces		nended filing
Sched	dule D: Creditor	's wno	Have Clair	ns Secured	i by Prope	rty	12/1
	nplete and accurate as po				-		
	formation. If more space	-		• •		es, and attach it t	o this
orm. On	the top of any additional	pages, write	your name and c	ase number (if kn	own).		
1. Do any	y creditors have claims secured	by your proper	ty?				
	 Check this box and submit this for 		vith your other schedule	s. You have nothing else	to report on this form.		
✓ Ye	es. Fill in all of the information below	W.					
Part 1: Li	ist All Secured Claims						
2. List all	secured claims. If a creditor has	more than one s	ecured claim, list the cre	editor separately for each	Column A	Column B	Column C
	f more than one creditor has a par			art 2. As much as	Amount of claim	Value of collateral	Unsecured
possibl	e, list the claims in alphabetical or	der according to	the creditor's name.		Do not deduct the	that supports this	portion
C4	or Furniture				value of collateral.	claim	If any
	ar Furniture r's Name	Describe the	property that secures	the claim:	\$6,000.00	\$3,000.00	\$3,000.00
8036 S	Cicero Ave	Cumitum I Val	.a. \$2 000 00		1		
Num	nber Street	Furniture Value	you file, the claim is:	Check all that apply	J		
		Contingen	-	onound and approx			
Burba	nk Illinois 60459	Unliquidat					
City		Disputed	ou				
	wes the debt? Check one.		. Check all that apply.				
	ebtor 1 only						
	ebtor 2 only ebtor 1 and Debtor 2 only	car loan)	nent you made (such as	mortgage or secured			
	least one of the debtors and		en (such as tax lien, me	echanic's lien)			
	other	Judgment	lien from a lawsuit				
	neck if this claim relates to a	Other (incl	uding a right to offset) _				
	mmunity debt ebt was incurred	Last 4 digits o	of account number				
		Lust + digits (-	^	#0 FF0 00
	Country Motors r's Name	Describe the	property that secures	the claim:	\$3,500.00	\$950.00	\$2,550.00
300 Di	xie Highway	2002 Pontiac N	Montana Value: \$950.00)	1		
Nun	nber Street		you file, the claim is:		J		
		Contingen	•	11.7			
Beech		Unliquidat					
City		Disputed					
	wes the debt? Check one.		. Check all that apply.				
	ebtor 1 only						
	ebtor 2 only	car loan)	nent you made (such as	mortgage or secured			
	ebtor 1 and Debtor 2 only		en (such as tax lien, me	ochanic's lien)			
	least one of the debtors and other		lien from a lawsuit	onanio o nonj			
	neck if this claim relates to a	= '	uding a right to offset)				
со	mmunity debt	-	· -				
Date d	ebt was incurred	Last 4 digits of	of account number			1	
	Add the dollar value of you	r entries in Col	umn A on this page.	Write that number	\$9.500.00		

here:

Debtor 1	LeradelCase 16-00194 First Name	Doc 1	Filed 01/05/16	Entered 01/05/16 /16:45:18	Desc Ma	ain
Part 2:	First Name List Others to Be Notified	d for a Debt	That You Already L	Page 23 of 73		
trying to more th	o collect from you for a debt you	u owe to some	eone else, list the credito listed in Part 1, list the	or a debt that you already listed in Part 1. For or in Part 1, and then list the collection agenc additional creditors here. If you do not have	y here. Similar	ly, if you have
1 OPC Nam	PRTUN / PROGRESO e			On which line in Part 1 did you enter the Last 4 digits of account number	e creditor?	2.1
Num	ber Street					
City	State		Zip Code			

Fill in	this informa	Case 16-00192 ation to identify your case		01/05/16 F	Entered 01/0	5/16 16:45:18	Desc	Main	
Debte	or 1	Leradell First Name	Middle Name	Thompson Last Nam					
Debte (Spot		First Name	Middle Name	Last Nam	e				
		nkruptcy Court for the:	Northern	District of Illinoi (State					
(If kno	,						Chec	k if this is an	amended filing
		orm 106E/F le E/F: Cre	ditors Who I	Have Un	secured	Claims			12/15
party 1 106A/I are lis	to any exec B) and on S sted in <i>Sch</i> e	cutory contracts or une Schedule G: Executory Edule D: Creditors Who	ole. Use Part 1 for creditors expired leases that could re- econtracts and Unexpired to Hold Claims Secured by tuation Page to this page.	esult in a claim. Al Leases (Official F Property. If more	so list executory form 106G). Do n space is needed	contracts on <i>Schedule</i> ot include any creditor , copy the Part you ne	A/B: Prop s with parti ed, fill it out	erty (Officia ally secured , number th	I Form I claims that e entries in
Part '	1: List A	II of Your PRIORIT	Y Unsecured Claims						
1.		ditors have priority unato to Part 2.	secured claims against yo	u?					
	identify what possible, lis	t type of claim it is. If a cla t the claims in alphabetic	claims. If a creditor has mo aim has both priority and non al order according to the cre ds a particular claim, list the	priority amounts, list ditor's name. If you	t that claim here ar have more than tw	nd show both priority and	nonpriority a	amounts. As r	much as
	(For an exp	lanation of each type of o	laim, see the instructions for	this form in the insti	ruction booklet.)				
							Total claim	Priority amount	Nonpriority amount

Deb	tor 1 Leradel Case 16-00194 Doc 1 File 0 0176		<u>แท</u>						
art	Docume	Filtine Page 25 of 73							
3.	o any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes.								
I.	List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than four priority unsecured claims fill out the Continuation Part 2.								
			Total claim						
1.1	AMERCRED Nonpriority Creditor's Name	- Last 4 digits of account number 6029	\$1,295.00						
	801 Cherry St Ste 3500	When was the debt incurred? 1/1/2015							
	Number Street	As of the date you file, the claim is: Check all that apply.							
		Contingent							
	Fort Worth Texas 76102 City State Zip Code	- Unliquidated							
	Who incurred the debt? Check one.	Disputed							
	Debtor 1 only	Type of NONPRIORITY unsecured claim:							
	Debtor 2 only	Student loans							
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that							
	At least one of the debtors and another	you did not report as priority claims							
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts							
	Is the claim subject to offset?	✓ Other. Specify							
	✓ No								
	☐ Yes								
1.2	Americash - Halsted	- Last 4 digits of account number	\$600.00						
	Nonpriority Creditor's Name 10302 S Halsted St	When was the debt incurred? n/a							
	Number Street	As of the date you file the claim is Check all that apply							
		As of the date you file, the claim is: Check all that apply.							
	Chicago Illinois 60628	Contingent							
	City State Zip Code	Unliquidated							
	Who incurred the debt? Check one.	Disputed							
	Debtor 1 only	Type of NONPRIORITY unsecured claim:							
	Debtor 2 only Debtor 1 and Debtor 2 only	Student loans							
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims							
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts							
	Is the claim subject to offset?	✓ Other. Specify							
	✓ No								
	☐ Yes								
1.3	CCI	- Last 4 digits of account number 2956	\$3,254.00						
	Nonpriority Creditor's Name 501 Greene Street # 302	When was the debt incurred? 12/1/2014							
	Number Street	As of the date you file, the claim is: Check all that apply.							
		Contingent							
	Augusta Georgia 30901	- Unliquidated							
	City State Zip Code Who incurred the debt? Check one.	Disputed							
	Debtor 1 only	Type of NONPRIORITY unsecured claim:							
	Debtor 2 only	Student loans							
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that							
	At least one of the debtors and another	you did not report as priority claims							
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts							
	Is the claim subject to offset?	✓ Other. Specify							
	✓ No								
	Yes								

Leradel Case 16-00194 Doc 1 Filed 01/105/46 Entered 01/05/16 /46:45:18 Desc Main First Name Middle Name Document Page 26 of 73 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: Total claim After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.4 CHOICE RECOVERY \$453.00 Last 4 digits of account number 7286 Nonpriority Creditor's Name POB 614-358-9900 When was the debt incurred? 2/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS 43220 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ Other. Specify Is the claim subject to offset? **✓** No Yes 4.5 CHOICE RECOVERY \$226.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? POB 614-358-9900 Number Street As of the date you file, the claim is: Check all that apply. Contingent **COLUMBUS** Ohio 43220 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ✓ Debtor 1 only Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Is the claim subject to offset? **✓** No Yes 4.6 CHOICE RECOVERY \$226.00 Last 4 digits of account number 7287 Nonpriority Creditor's Name POB 614-358-9900 When was the debt incurred? 2/1/2014 Number As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS 43220 Unliquidated Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

you did not report as priority claims

Other. Specify

Debts to pension or profit-sharing plans, and other similar debts

Leradel Case 16-00194 Doc 1 Filed 01/105/46 Entered 01/05/16 /46:45:18 Desc Main _Page 27 of 73 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: Total claim After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.7 CHOICE RECOVERY \$226.00 Last 4 digits of account number 7290 Nonpriority Creditor's Name POB 614-358-9900 When was the debt incurred? 2/1/2014 Number As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS 43220 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ Other. Specify Is the claim subject to offset? **✓** No Yes 4.8 CHOICE RECOVERY \$226.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? POB 614-358-9900 Number Street As of the date you file, the claim is: Check all that apply. Contingent 43220 **COLUMBUS** Ohio Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ Other. Specify Is the claim subject to offset? **✓** No Yes 4.9 City of Chicago - Dep't of Revenue \$2,500.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 88292 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent 60608 Chicago Illinois Unliquidated Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt

✓ No Yes

Is the claim subject to offset?

Other. Specify

Leradel Case 16-00194 Doc 1 Entered @1/05/16 /16:45:18 Desc Main Filed 01/05/166 Page 28 of 73 Your NONPRIORITY Unsecured Claims - Continuation Page Total claim After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.10 ComEd \$4,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3 Lincoln Center Number Street As of the date you file, the claim is: Check all that apply. Contingent Oakbrook Terrace Illinois 60181 Unliquidated State Zip Code Disputed Who incurred the debt? Check one. ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.11 FALLS COLLECTION SVC \$632.00 Last 4 digits of account number 811A Nonpriority Creditor's Name When was the debt incurred? 6/1/2012 PO BOX 668 Street Number As of the date you file, the claim is: Check all that apply. Contingent **GERMANTOWN** Wisconsin 53022 Unliquidated City Zip Code State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ✓ Debtor 1 only Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **V** No Yes 4.12 FALLS COLLECTION SVC \$86.00 Last 4 digits of account number 811B Nonpriority Creditor's Name **PO BOX 668** When was the debt incurred? 3/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent **GERMANTOWN** Wisconsin 53022 Unliquidated Zip Code State Disputed Who incurred the debt? Check one. ✓ Debtor 1 only Type of NONPRIORITY unsecured claim:

✓ No Yes

Debtor 2 only

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

Student loans

Other. Specify

you did not report as priority claims

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

Leradel Case 16-00194 Doc 1 Entered @1/05/16 /16:45:18 Desc Main Filed 01/05/166 Page 29 of 73 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: Total claim After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.13 ILLINOIS COLLECTION SE \$259.00 - Last 4 digits of account number 9807 Nonpriority Creditor's Name 1/1/2011 8231 185TH ST STE 100 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent TINLEY PARK Illinois 60487 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.14 ILLINOIS COLLECTION SE \$165.00 Last 4 digits of account number 5940 Nonpriority Creditor's Name When was the debt incurred? 3/1/2014 8231 185TH ST STE 100 Number Street As of the date you file, the claim is: Check all that apply. Contingent **TINLEY PARK** Illinois 60487 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ✓ Debtor 1 only Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **V** No Yes 4.15 ILLINOIS COLLECTION SE \$60.00 Last 4 digits of account number 1558 Nonpriority Creditor's Name 8231 185TH ST STE 100 When was the debt incurred? 7/1/2014 Number As of the date you file, the claim is: Check all that apply. Contingent **TINLEY PARK** Illinois 60487 Unliquidated State Zip Code Disputed Who incurred the debt? Check one. ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt

✓ No Yes

Is the claim subject to offset?

Other. Specify

Leradel Case 16-00194 Doc 1 Entered @1/05/16 /16:45:18 Desc Main Filed 01/05/166 Page 30 of 73 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: Total claim After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.16 ILLINOIS COLLECTION SE \$60.00 Last 4 digits of account number 5941 Nonpriority Creditor's Name When was the debt incurred? 3/1/2014 8231 185TH ST STE 100 Number Street As of the date you file, the claim is: Check all that apply. Contingent TINLEY PARK Illinois 60487 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.17 ILLINOIS COLLECTION SE \$53.00 Last 4 digits of account number 4675 Nonpriority Creditor's Name When was the debt incurred? 1/1/2012 8231 185TH ST STE 100 Number Street As of the date you file, the claim is: Check all that apply. Contingent **TINLEY PARK** Illinois 60487 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ✓ Debtor 1 only Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **V** No Yes 4.18 Irma Garcia - Landlord \$5,400.00 Last 4 digits of account number Nonpriority Creditor's Name 7414 S Rockwell When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60629 Unliquidated State Zip Code Disputed Who incurred the debt? Check one. ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ Other. Specify Is the claim subject to offset? **✓** No

Yes

Leradel Case 16-00194 Doc 1 Entered @1/05/16 /16:45:18 Desc Main Filed 01/05/166 Page 31 of 73 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: Total claim After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.19 JVDB ASC \$2,073.00 Last 4 digits of account number 1575 Nonpriority Creditor's Name 4/1/2012 When was the debt incurred? PO Box 5718 Number Street As of the date you file, the claim is: Check all that apply. Contingent Elgin Illinois 60121 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.20 Lighthouse Financial \$2,258.25 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5 E Wilson St Number Street As of the date you file, the claim is: Check all that apply. Contingent Batavia Illinois 60510 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ✓ Debtor 1 only Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.21 MERCHANTS CREDIT GUIDE \$83.00 Last 4 digits of account number 0359 Nonpriority Creditor's Name 223 W JACKSON BLVD # 700 When was the debt incurred? 11/1/2011 Number As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60606 Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

you did not report as priority claims

Other. Specify

Debts to pension or profit-sharing plans, and other similar debts

Leradel Case 16-00194 Doc 1 Filed 01/105/46 Entered 01/05/16 /46:45:18 Desc Main _Page 32 of 73 Your NONPRIORITY Unsecured Claims - Continuation Page Total claim After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.22 PLS 87th St \$900.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 1215 E 87th St Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60619 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.23 Steve & Lolita Bailey \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10056 S Wentworth Ave Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois 60628 Chicago Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ✓ Debtor 1 only Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.24 Steve Thomas \$6,425.00 Last 4 digits of account number Nonpriority Creditor's Name 9415 S STATE ST When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60619 Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans

✓ No Yes

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

✓ Other. Specify

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

you did not report as priority claims

Debtor 1 Leradel Case 16-00194 Doc 1 Filed 01/105/1166 Entered 01/105/1166 / 11/105/1

First Name Middle Name Docume Page 33 of 73

Part 3: List Others to Be Notified About a Debt That You Already Listed

5.	collection age agency here.	ency is trying to collect Similarly, if you have mo	from you for a debt yore than one creditor	It your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you bts in Parts 1 or 2, do not fill out or submit this page.				
	Law Offices of	Talan & Ktsanes						
	Name			On which entry in Part 1 or Part 2 did you list the original creditor?				
		n Blvd # ste 512		Line 4.9 of (Check one): Part 1: Creditors with Priority Unsecured Claims				
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims				
	Chicago	Illinois	60606	Last 4 digits of account number				
	City	State	Zip Code					
	Arnold Scott F	Harris PC						
	Name			On which entry in Part 1 or Part 2 did you list the original creditor?				
	111 W Jackson	n # 600		Line 4.9 of (Check one): Part 1: Creditors with Priority Unsecured Claims				
	Number S	itreet		Part 2: Creditors with Nonpriority Unsecured Claims				
	Chicago	Illinois	60604	Last 4 digits of account number				
	City	State	Zip Code					

Debtor 1 Lerade Case 16-00194 Doc 1
First Name Middle Name

Add the Amounts for Each Type of Unsecured Claim

		nts of certain types of unsecured claims. This information is for each type of unsecured claim.	r sta	ntistical reporting purpose	es only. 2
				Total claims	
Total claims from Part 1	6a.	Domestic support obligations.	6a.	\$0.00	
nomir art i	6b.	Taxes and certain other debts you owe the	6b.	\$0.00	
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e.	Total. Add lines 6a through 6d.	6e.	\$0.00]
				Total claims	
Total claims from Part 2	6f.	Student loans	6f.	\$0.00	
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$31,460.25	
	6j.	Total. Add lines 6f through 6i.	6j.	\$31,460.25]

	Case 16-00194	1 Doc 1 Filed	01/05/16 Fr	ntered 01/05/16 16:45:18	Desc Main
Fill in this info	rmation to identify your case			3,13 13.13.13	2000 Maii
Debtor 1	Leradell		Thompson		
	First Name	Middle Name	Last Name		
Debtor 2	<u> </u>				
(Spouse, if filling	ng) First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					
Official	Form 106G				Check if this is a amended filing
Schedu	ıle G: Executo	ory Contracts	and Unex	pired Leases	12/1:
space is need case number (led, copy the additional pa (if known). have any executory o	age, fill it out, number the contracts or unexpir	entries, and attach i	oth are equally responsible for suppl t to this page. On the top of any addi ve nothing else to report on this form.	
✓ Yes. F	ill in all of the information be	low even if the contracts or	leases are listed on So	chedule A/B: Property (Official Form 106	A/B).
				se. Then state what each contract or I more examples of executory contracts a	
					·
Perso	on or company with whom	ı you have the contract o	r lease	State what the contra	
2.1 Imogen Name	ne Porter - Landlord of Ledra		r lease	State what the contra Residential Lease, Debtor is Lessee, Debtor's residential leas	ct or lease is for
2.1 Imogen Name 7808 S	ne Porter - Landlord of Ledra		r lease	Residential Lease, Debtor is Lessee,	ct or lease is for
2.1 Imogen Name	ne Porter - Landlord of Ledran Loomis r Street			Residential Lease, Debtor is Lessee,	ct or lease is for

		Case 16-0019	4 Doc 1 Filed 0	1/05/16 Entoro	<u>d 01/0</u> 5/16 16:45:18	Desc Main
Fill	in this informa	ation to identify your case		1/05/16 Efficie	111705/10 10.45.16	Desc Main
De	btor 1	Leradell		Thompson		
		First Name	Middle Name	Last Name		
	btor 2 oouse, if filing)	First Name	Middle Name	Last Name		
Un	ited States Ba	ankruptcy Court for the:	Northern	District of Illinois		
	se number			(State)		
`	,	Form 106H				Check if this is a amended filing
		e H: Your Co	odebtors			12/1
1.	Do you hav No Yes Within the	e any codebtors? (If yo	ou are filing a joint case, do not	list either spouse as a code	ebtor.)	ase number (if known). Answer ies include Arizona, California, Idaho,
	No. Go	o to line 3. id your spouse, former sp o	erto Rico, Texas, Washington, a couse, or legal equivalent live v tate or territory did you live?	vith you at the time?		
	L ''				Fill in the name and current addres	ss of that person.
		name of your spouse, to	ormer spouse, or legal equivale	ent		
		Number Street				
		City	State	Zip Code		
3.	as a codebt	tor only if that person i	s a guarantor or cosigner. N	lake sure you have listed		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> olumn 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Fill in this	s information to identify	your case:	10=14.0		5/16 16	:45:18	Desc Mair	1
Dalata :: 4	Lanadall	Docui		ge or or	70			
Debtor 1	Leradell	Middle Norse	Thompson		-			
D. I	First Name	Middle Name	Last Name)		Check if this i	s:	
Debtor 2 (Spouse if:	filing) First Name	Middle Name	Last Name		_	An amend	ded filina	
(Opodoo, II	riiisi Name	Mildule Name	Last Name	;		=	ŭ	-ttitit
United State	es Bankruptcy Court for the:	Northern	District of Illinois (State		-		nent snowing po as of the followi	st-petition chapter ng date:
Case numb (If known)					_	MM / DD	/ YYYY	
Officia	l Form 106I							
Sched	lule I: Your Inc	ome						12/
_	rite your name and ca	se number (if known). A	nswer every	question.				
	Fill in your employment		Debtor 1			Debtor 2		
	information.	Employment status	✓ Employed			☐ Employe	.d	
	If you have more than one		_					
	job,		Not Employ	red	☐ Not Employed			
	attach a separate page with information about additional	Occupation	CNA					
	employers.	Employer's name	Shay Health Ca	are Services,	Inc.			
	Include part time, seasonal,	Employer's address						
	or	Employer 3 address	5730 West 1591 Number Street	ırısı		Number Stree	t .	
	self-employed work.							
	Occupation may include							
	student							
	or homemaker, if it applies.		Oak Forest	Illinois	60452			
			City	State	Zip Code	City	State	Zip Code
		How long employed there?	6 months					
Part 2:	Give Details About I	Monthly Income						
Estimate	monthly income as of the	date you file this form. If you ha	ave nothing to ren	ort for any line	e write \$0 in the	snace Include	vour non-filing si	oouse unless vou
are separa		date you me this form if you no	ave nouning to rep	ore for all y iii i	o, witto qo iii uio t	space. molade	your non ming of	oodoc di licoo you
	our non-filing spouse have mo	re than one employer, combine th	ne information for	all employers	for that person or	n the lines belo	w. If you need m	ore space, attach
a soparate	, or look to this form.			For	Debtor 1	For Debtor		
		y, and commissions (before all lculate what the monthly wage wo		2.	\$1,131.00			
3. Estir	nate and list monthly overt	ime pav.	3	3.	+ \$0.00			

4. Calculate gross income. Add line 2 + line 3.

\$1,131.00

Debtor 1 Leradell Case 16-00194 Entered @1405416 16:45:18 Desc Main Documentame Page 38 of 73 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4. \$1,131.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$115.64 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5g. 5g. Union dues \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. \$115.64 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,015.37 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. \$0.00 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation \$0.00 8d. 8e. Social Security 8e. \$675.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs 8f. \$325.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$1,000.00 9. 10.Calculate monthly income. Add line 7 + line 9. 10. \$2,015.37 \$2,015.37 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: Voluntary Household Contributions \$0.00 11. + 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$2,015.37 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Client is starting a new clinical job on Tuesday 12/28/2015 Yes. Explain:

Filed 01/05/16

Doc 1

	Case 16-0019	94 Doc 1 Filed 0	1/05/16 Entered 01	<i>L</i> 05/16 16:45:18	Desc Main	
Fill in this info	rmation to identify your ca		<u> </u>			
Debtor 1	Leradell		Thompson			
	First Name	Middle Name	Last Name			
Debtor 2	an) 			Check if this is:		
(Spouse, if filir	ng) First Name	Middle Name	Last Name	An amended fili	ng	
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)		howing post-petition the following date:	chapter 13
Case number (If known)				MAN / DD / NOO		
Official	Form 106J			MM / DD / YYY	ĭ	
Schedu	le J: Your E	xpenses				12/1
nformation. If if known). An		, attach another sheet to this f	e filing together, both are equall form. On the top of any addition			er
1. Is this a jo	int case?					
✓ No. G	o to line 2					
Yes. C	Does Debtor 2 live in a s	separate household?				
I	No					
	Yes. Debtor 2 must fil	le Official Forms 106J-2, Expens	ses for Separate Household of Del	btor 2.		
2. Do you ha	ve dependents?	No				
Do not list I Debtor 2.		Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	o Dependent's age	Does depend with you?	ent live
			Relative	11 years	No.	
			Child	33 years	✓ Yes. No.	
			Office	SS years	Yes.	
	of people other	No				
than		Yes				
yourself ar dependen	nd your \square					
Part 2: Est	imate Your Ongoing	g Monthly Expenses				
•	of a date after the bank		ou are using this form as a supplemental Schedule J, check th		•	
		cash government assistance it on Schedule I: Your Income			You	ur expenses
	I or home ownership ex or the ground or lot. 4.	penses for your residence. Ind	clude first mortgage payments and	I	4.	\$700.00
If not inc	cluded in line 4:					
4a. Real e	estate taxes				4a	\$0.00
4b. Prope	erty, homeowner's, or rente	er's insurance			4b.	\$0.00
4c. Home	maintenance, repair, and	upkeep expenses			4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Debtor 1 Lerade Case 16-00194 Doc 1 Filed 01/05/66 Entered 01/05/16 (166:45:18 Desc Main

First Name Middle Name Docume Nage 40 of 73		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$150.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$100.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$325.00
8. Childcare and children's education costs	8.	\$23.00
9. Clothing, laundry, and dry cleaning	9.	\$50.00
10. Personal care products and services	10.	\$48.00
11. Medical and dental expenses	11.	\$0.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$110.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	14.	
15a. Life insurance	15a	\$97.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$102.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		\$0.00
19.Other payments you make to support others who do not live with you.	18.	
Specify:	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes 20b.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses 20d.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

LeradelCase 10-00194	Desc Main	
First Name Middle Name DocumerNtm Page 41 of 73	21	\$0.00
22. Calculate your monthly expenses.		\$1,705.00
22a. Add lines 4 through 21.		\$0.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$1,705.00
22c. Add line 22a and 22b. The result is your monthly expenses.	22.	
23.Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a	\$2,015.37
23b. Copy your monthly expenses from line 22 above.	23b	\$1,705.00
23c. Subtract your monthly expenses from your monthly income.		\$310.37
The result is your monthly net income.	23c	
24. Do you expect an increase or decrease in your expenses within the year after you file this form?		
For example, do you expect to finish paying for your car loan within the year or do you expect your		
mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
✓ No		
Yes		
Explain here:		
——————————————————————————————————————		

Fill in this infor	Case 16-00194		1/05/16 Entoro	Y U1/UE/18 18·1E·10	Doco Main
	mation to identify your case	;:	1/U5/TO Fillere	d 01/05/16 16:45:18	Desc Main
Debtor 1	Leradell		Thompson		
Debtor 2	First Name 9) First Name	Middle Name Middle Name	Last Name		
(Opouse, ii iiiii	9) FIRST Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)			(State)		
Official	Form 106De	 <u>C</u>			Check if this is a amended filing
Declara	tion About ar	n Individual De	btor's Sched	ules	12/1
f two married	people are filing togethe	r, both are equally responsit	ole for supplying correct	information.	
property by fra 1519, and 3571 Part 1: Sig		oankruptcy case can result ii	n fines up to \$250,000, o	imprisonment for up to 20 yea	rs, or both. 18 U.S.C. §§ 152, 1341,
	pay or agree to pay some	one who is NOT an attorney	to help you fill out bank	ruptcy forms?	
✓ No	pay or agree to pay some Name of person	one who is NOT an attorney		Petition Preparer's Notice, Decla	ration, and

Filli	n this info	Case 16-0019		Filed 01/05/16	Entered 01	05/16 16:45:18	Desc Main
	tor 1	Leradell		Thomps			
Deb	tor 2	First Name	Middle	Name Last Nai	me		
		ng) First Name	Middle	Name Last Na	me		
Unit	ed States	Bankruptcy Court for the:	Northern	District of Illin			
	e number			(513	ate)		
	ficial	Form 107					Check if this is a amended filing
			cial Affairs	for Individua	ıls Filina	for Bankrunt	CV 12/1
Be as spac	s comple e is need	te and accurate as possed, attach a separate sh	sible. If two married neet to this form. Or	people are filing togethe	r, both are equall I pages, write you	y responsible for supply	ing correct information. If more r (if known). Answer every question
1.	What i	s your current marital s	status?				
		arried ot married					
2.	During	the last 3 years, have y	ou lived anywhere	other than where you live	now?		
	✓ No		u lived in the last 3 ye	ars. Do not include where yo	ou live now.		
	De	ebtor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
					Same as I	Debtor 1	Same as Debtor 1
	Nu	ımber Street		From	Number Stree	 et	From
				_ To			To
	Cit	ty State	Zip Code	_	City	State Zip C	ode
					Same as I	Debtor 1	Same as Debtor 1
	Nu	ımber Street		From	Number Stree	 et	From
				To			To
	Cit	ty State	Zip Code	_	City	State Zip C	ode
	territories	s include Arizona, Californ	ia, Idaho, Louisiana,	use or legal equivalent in Nevada, New Mexico, Puer otors (Official Form 106H).			(Community property states and

Debtor 1 Lerade Case 16-00194 First Name Doc 1
 Filed 01/05/46
 Entered 01/05/46/46:45:18
 Desc Main

 Document
 Page 44 of 73

Part 2	Explain	the	Sources	Ωf	Your	Income
Part 2:	⊏xpıaııı	uie	Sources	OI	ioui	Income

Yes. Fill in the details.	Dahtan 4		Dahtar 0	
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions ar exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business			
For last calendar year: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$8640.00		
For last calendar year: (January 1 to December 31, 2014)	✓ Wages, commissions, bonuses, tips Operating a business	\$14671.00	Wages, commissions, bonuses, tips Operating a business	
ude income regardless of whether that inco nefit payments; pensions; rental income; inte I you have income that you received togethe each source and the gross income from ea	nis year or the two previous ca me is taxable. Examples of other erest; dividends; money collected r, list it only once under Debtor 1.	r income are alimony; child s I from lawsuits; royalties; and	support; Social Security, unemplo d gambling and lottery winnings.	
you receive any other income during the ude income regardless of whether that income fit payments; pensions; rental income; into you have income that you received together	nis year or the two previous ca me is taxable. Examples of other erest; dividends; money collected r, list it only once under Debtor 1.	r income are alimony; child s I from lawsuits; royalties; and	support; Social Security, unemplo d gambling and lottery winnings.	
I you receive any other income during the lude income regardless of whether that income fit payments; pensions; rental income; interest you have income that you received together each source and the gross income from each	nis year or the two previous ca me is taxable. Examples of other erest; dividends; money collected r, list it only once under Debtor 1.	r income are alimony; child s I from lawsuits; royalties; and	support; Social Security, unemplo d gambling and lottery winnings.	
I you receive any other income during the ude income regardless of whether that income lefit payments; pensions; rental income; intell you have income that you received togethe each source and the gross income from each	nis year or the two previous ca me is taxable. Examples of other erest; dividends; money collected r, list it only once under Debtor 1.	r income are alimony; child s I from lawsuits; royalties; and	support; Social Security, unemplo d gambling and lottery winnings. in line 4.	Gross income from each source
you receive any other income during the ude income regardless of whether that income efit payments; pensions; rental income; into you have income that you received togethe each source and the gross income from each No Yes. Fill in the details.	nis year or the two previous came is taxable. Examples of otherest; dividends; money collected, r, list it only once under Debtor 1. Ach source separately. Do not income	r income are alimony; child start income are alimony; child start income lawsuits; royalties; and child income that you listed income that you listed income from each source (before deductions and	support; Social Security, unemplo d gambling and lottery winnings. in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions a
you receive any other income during the ude income regardless of whether that income fit payments; pensions; rental income; into you have income that you received togethe each source and the gross income from each	nis year or the two previous came is taxable. Examples of otherest; dividends; money collected, r, list it only once under Debtor 1. Ach source separately. Do not income	r income are alimony; child start income are alimony; child start income lawsuits; royalties; and child income that you listed income that you listed income from each source (before deductions and	support; Social Security, unemplo d gambling and lottery winnings. in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions a

Debtor 1 Lerade Case 16-00194 Doc 1 Filed 01/05/16 Entered 01/05/16 (1/6):45:18 Desc Main

Middle Name Documeint Page 45 of 73

List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or vendors City State Zip Code Other Mortgage Creditor's Name Car Number Street Credit card

City

State

Zip Code

Loan repayment Suppliers or vendors

Other

LeradelCase 16-00194 Doc 1 Filed 01/05/46 Entered 01/05/16 /46:45:18 Desc Main Debtor 1 Document Page 46 of 73 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment Insider's Name Number Street Citv State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Lerade Case 16-00194 First Name Doc 1 Filed 01/05/46 Entered 01/05/16 /46:45:18 Desc Main

Document Page 47 of 73

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9.		such matters, includ	filed for bankruptcy, we ing personal injury cases,						tody modit	fications, and contract
	✓ N	lo es. Fill in the details.								
				Nature o	of the case	Court or ager	псу		Status	of the case
		Case title							Per	nding
						Court Name			On	appeal
		Case number				Number Street			Cor	ncluded
			_			Number Street				
						City	State	Zip Code	•	
		Case title							Per	nding
			_			Court Name				appeal
		Case number								ncluded
						Number Street	İ		Ш ос.	
						City	State	Zip Code	•	
		No. Go to line 11. Yes. Fill in the inform Creditor's Name Number Street	ation below.		Describe the prope Explain what happe	ened possessed.		Date		'alue of the property
		City	State Zip Co	de	Property was for	eclosed.				
					Property was ga					
					Property was atta	ached, seized, or le	evied.			
					Describe the prope	rty		Date		alue of the property
										_
		Creditor's Name								
					Explain what happe	ened				
		Number Street								
					Property was rep					
		City	State Zip Co	de	Property was for					
					Property was ga					
					Property was atta	ached, seized, or le	evied.			

Debtor 1		<u>a 01705% </u>	18 Desc	<u>IVIAIII</u>
		creditor, including a bank or financial institution, set of	f any amounts fr	om your
✓	No Yes. Fill in the details.			
		Describe the property	Date	Value of the property
	Creditor's Name			
	Number Street	Last 4 digits of account number: XXXX-		
12. Wit	City State Zip Code thin 1 year before you filed for bankruptcy, was any of	f your property in the possession of an assignee for the	e benefit of credi	tors, a court-appointed
	eiver, a custodian, or another official?			
	Yes			
	List Certain Gifts and Contributions ithin 2 years before you filed for bankruptcy, did you	give any gifts with a total value of more than \$600 per	person?	
<u> </u>	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			-
	Number Street			
	City State Zip Code Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code Person's relationship to you			

Deb	tor 1		<u>ed 01/05/46 Entered</u> 01/05/16/46/45 ocument Page 49 of 73	: <u>18 Desc</u>	Main
14.	Witl		give any gifts or contributions with a total value of mor	e than \$600 to an	y charity?
	~	No			
	Ħ	Yes. Fill in the details for each gift or contribution.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Charity's Name			
		Number Street			
		City State Zip Code			
Part	6:	List Certain Losses			
15.	gam	nin 1 year before you filed for bankruptcy or since y bling?	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	Ħ	Yes. Fill in the details.			
	_	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
			Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>		
Part	7.	List Certain Payments or Transfers			
16.	seek Inclu	ing bankruptcy or preparing a bankruptcy petition	r anyone else acting on your behalf pay or transfer any ? It counseling agencies for services required in your bankrupto		
			Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Cipolla 6319089, Scott	- 200.00	12/28/2015	\$200.00
		Person Who Was Paid	255.50	12292010	φ200.00
		Number Street	•		
		City State Zip Code			
		Email or website address			
		Email or website address			
		Email or website address Person Who Made the Payment, if Not You			
		Email or website address Person Who Made the Payment, if Not You Person Who Was Paid			
		Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street			

Debt	or 1	Lerade Case 16 First Name	5-00194	Doc 1 File	ed 01/05/16 Document	Entered 01 Page 50 of 7	/ 05/16 /16/45:	18 Desc	Main	
	you (nin 1 year before yo deal with your cred ot include any payme	itors or to ma	nkruptcy, did you o	or anyone else acti our creditors?	J	pay or transfer any p	property to anyor	ne who	promised to help
		No Yes. Fill in the detail	s.							
					Description and	l value of any prop	erty transferred	Date payment or transfer was made	Amou	int of payment
		Person Who Was P	aid aid		_					
		Number Street			_					
		City	State	Zip Code	_					
	Inclu- trans	nary course of you de both outright tran fers that you have all No Yes. Fill in the detail	sfers and tran ready listed on	sfers made as secui	ity (such as the grar	ting of a security inte	erest or mortgage on	your property). Do	not inc	lude gifts and
	ш	res. I ili ili tile detail	5.		Description and property transfe			property or paymets paid in exch		Date transfer was made
		Person Who Was P	aid		- property transit	sireu	received of de	oto pala ili exeli	ange	wasmade
		Number Street			_					
		City Person's relationsh	State ip to you	Zip Code	_					
		Person Who Was P	'aid		_					
		Number Street			_					
		City Person's relationsh	State ip to you	Zip Code	_					
9.		in 10 years before se are often called a			u transfer any prop	erty to a self-settle	ed trust or similar de	vice of which yo	u are a	beneficiary?
		No Yes. Fill in the detail	S.							
	_				Description an	d value of the prop	perty transferred			Date transfer was made
		Name of trust								

Debtor 1 Lerade Case 16-00194 First Name Filed 01/05/46 Entered 01/05/16 (1/6:45:18 Desc Main Doc 1

Document Mitme

Page 51 of 73

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20.	 Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. 									
		No Yes. Fill in the detail	s.							
					Last numb	4 digits of account oer	Type of instrum	account or eent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was P	aid aid		— xxxx	′-		ecking rings		
		Number Street					Bro	ney market kerage		
		City	State	Zip Code			Oth	er		
		Person Who Was P	'aid		XXXX	(-		ecking rings		
		Number Street						ney market kerage		
		City	State	Zip Code			Oth	er		
	✓ 1	ables? No Yes. Fill in the detail	s.		Who else	had access to it?		Describe the content	s	Do you still have it?
		Name of Financial I	Institution		Name					☐ No
		Number Street			Number	Street				Yes
		City	State	Zip Code	City	State	Zip Code			
2.	Have	you stored prope	rty in a stora	ge unit or place	other than	your home within	1 year before y	ou filed for bankruptcy	?	
	☑ ;	No Yes. Fill in the detail	s.							
	_				Who else	had access to it?		Describe the content	s	Do you still have it?
		Name of Storage F	acility		Name					□ No
		Number Street			Number	Street				Yes
		City	State	Zip Code	City	State	Zip Code			

art	a-	dentify Property You	Hold or Control		•	ge 52 of 73		
						perty you borro	wed from, are storing for, or hold in tru	st for someone.
	_	No	, ,		, ,	, , ,		
		Yes. Fill in the details.						
				Where is the	he property?		Describe the contents	Value
		Owner's Name		Number Str	reet			
				_				
		Number Street		City	State	Zip Code		
		City State	Zip Code	_				
Part	10:	Give Details About E	nvironmental In	formation				
For	the n	urpose of Part 10, the following						
FUI	·							
	ha	nvironmental law means any for zardous or toxic substances, cluding statutes or regulations	wastes, or material in	nto the air, land	d, soil, surface wa	ater, groundwater,		
		te means any location, facility,	ŭ	•	•	•	own operate or utilize it	
		used to own, operate, or utilize		•	monnonia iaw,	whether you now	own, operate, or dance it	
		azardous material means anyt	•			aste, hazardous s	ubstance,	
	to	kic substance, hazardous mat	terial, pollutant, conta	ıminant, or sim	ilar term.			
Rep	ort all	notices, releases, and procee	edings that you know	about, regardl	ess of when they	occurred.		
24.	Has	anv governmental unit not	ified vou that vou n	nav be liable	or potentially lia	able under or in	violation of an environmental law?	
	_	No		.,				
	Ħ	Yes. Fill in the details.						
				Governme	ntal unit		Environmental law, if you know it	Date of notice
		Name of site		Governmen	tal unit			
		Number Street		Number Sti	reet			
		City State	Zip Code	City	State	Zip Code		
25.	Have	you notified any governm	ental unit of any re	lease of haza	ırdous material	?		
	_	No	·					
		Yes. Fill in the details.						
				Governme	ntal unit		Environmental law, if you know it	Date of notice
		Name of site		Governmen	tal unit			
		Number Street		Number Str	reet			
				_				
		City State	Zip Code	City	State	Zip Code		

Filed 01/05/16 Entered 01/05/16 /16:45:18 Desc Main

Deb	tor 1	LeradelCas	<u>e 16-0019</u>	4 Doc 1		Entered 01/05	6/16/16/45: <u>18</u>	Desc Main	
		First Name		Middle Name	Document no	Page 53 of 73			
26.	Have	e you been a	party in any jud	licial or administra	tive proceeding under	r any environmental law	/? Include settlements	s and orders.	
	✓	No							
	Ш	Yes. Fill in the	details.						
					Court or agency		Nature of the case		Status of the case
									_
		Case title			Court Name				Pending
				- Court Name				On appeal	
					Number Street				Concluded
		Case number	<u> </u>		City Sta	te Zip Code			ouncidada
		1			City Sta	ile Zip Code			
Part	11:	Give Detai	ils About You	ır Business or	Connections to A	ny Business			
27.	With	nin 4 vears he	efore you filed fo	or bankruntev did	vou own a business o	or have any of the follow	ring connections to a	nv husiness?	
	••••		-			-		.,	
			•			vity, either full-time or part	:-time		
			er or a iirnited iiat r in a partnership		or limited liability partne	ersnip (LLP)			
				naging executive of	a corporation				
					securities of a corporat	ion			
		No. None of th	ne above applies.	Go to Part 12					
	Ħ				s below for each busines	SS.			
	_		,			ature of the business	Employer lo	dentification number	er Do not
							include Soc	ial Security numbe	r or ITIN.
		Rusiness Na	me				EIN:		
		Business Name							
		Number Street		Name of accou	Name of accountant or bookkeeper		Dates business existed		
					Marine or accor	intant of bookkeeper		_	
		City	State	Zip Code			From	To	_
					Describe the n	ature of the business	Employer le	dentification number	or Do not
					Describe the fi	ature of the business		ial Security numbe	
							EIN:		
		Business Na	me						
		Number St	treet				Dates busin	ess existed	
		Trainboi Ci			Name of accou	ıntant or bookkeeper			
		City	State	Zip Code			From	To	_
					Describe the n	ature of the business		dentification number	
								ial Security numbe	r or i i in.
		Business Na	me				EIN:		
		Number St	treet		Name of accou	ıntant or bookkeeper	Dates busin	ess existed	
		City	Ctoto	Zin Coal-		•	From	То	
		City	State	Zip Code					=

Debtor	1 LeradelCase 16-0019 First Name	4 Doc 1 F		<u>ntered</u>	18 Desc Main	_
	lithin 2 years before you filed for editors, or other parties.	or bankruptcy, did y		-	s? Include all financial institutions,	
∑	No Yes. Fill in the details below.					
	-		Date issued			
	Name		MM/DD/YYYY			
	Number Street					
	City State	Zip Code				
Part 12	Sign Below					
and	d correct. I understand that ma	king a false stateme s up to \$250,000, or	ent, concealing property,	or obtaining money or property by 0 years, or both. 18 U.S.C. §§ 152, 1		
	Signature of Debt			Signature of Debtor 2		
	Date 1/5/2016			Date		
Dic	l you attach additional pages to	o Your Statement of	Financial Affairs for Ind	ividuals Filing for Bankruptcy (Offi	icial Form 107)?	
✓						
	No			. , ,		
				G		
Dic	No					
Dic	No Yes					

Case 16-00194 Doc 1 Filed 01/05/16 Entered 01/05/16 16:45:18 Desc Main Document Page 55 of 73

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n re	Leradell Thompson		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
1	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. year before the filing of the petition in bankruptcy, in connection w ith the bankruptcy case is as follows:	or agreed to be paid to me, for services	or the abovenamed debtor(s) and th	at compensation paid to me within one alf of the debtor(s) in contemplation of or
	For legal services, I have agreed to accept			\$4,000.00
	Prior to the filing of this statement I have received			\$200.00
	Balance Due			\$3,800.00
2	The source of the compensation paid to me was: Debtor	Other (specify) \$100 from debtor's son		
3	. The source of the compensation paid to me is: Debtor	Other (specify)		
4	I have not agreed to share the above-disclose members and associates of my law firm.	ed compensation with any other person (unless they are	
	I have agreed to share the above-disclosed of members or associates of my law firm. A copthe people sharing in the compensation, is at	y of the agreement, together with a list of		
5	. In return for the above-disclosed fee, I have agree a. Analysis of the debtor's financial situation			n in bankruptcy;
	b. Preparation and filing of any petition, sch	edules, statements of affairs and plan w	hich may be required;	
	c. Representation of the debtor at the meet	ing of creditors and confirmation hearing	g, and any adjourned hearings there	eof;
	d. Representation of the debtor in adversary	proceedings and other contested bank	ruptcy matters;	
6	. By agreement with the debtor(s), the above-disclo	sed fee does not include the following s	ervices:	
		CERTIFICATION		
	I certify that the foregoing is a complete statement o eedings.		ment to me for representation of the	e debtor(s) in this bankruptcy
	1/5/2016		/s/ Scott Cipolla 6319089	,
	Date		Signature of Attorney	
			Semrad Law Firm Name of law firm	
			Name of law IIIII	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

21

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

21

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

11

tasks and functions for the attorney and support staff; some of which require legal expertise while others may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- Before signing this agreement, the attorney has received, \$ 200.00 toward the flat fee, leaving a balance due of \$ 3800.00 ; and \$ 72.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 12/28/2015	
Signed:	
Leradell Shows	
	Sou Com
Debtor(s)	Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankrupt cy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7 : Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13 : Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/forms/hotice-individual-consumer-debtor.

Case 16-00194 Doc 1 Filed 01/05/16 Entered 01/05/16 16:45:18 Desc Main UNITED STATES BANKBURICY COURT Northern District of Illinois

In re:	Thompson, Leradell	Case No.					
_	Debtor(s)	0d3c No					
		Chapter13	hapter13				
	VERIFICATION OF CREDITOR MATRIX						
	The above named Debtors hereby verify that the a	attached list of creditors is true	and correct to the best of their ki	nowledge			
Date:	1/5/2016	/s/ Thompson, Ler	adell				

Thompson, Leradell Signature of Debtor

JVDB ASC PO Box 5718 Elgin, 60121

AMERCRED 801 Cherry St Ste 3500 Fort Worth, 76102

FALLS COLLECTION SVC PO BOX 668 GERMANTOWN, 53022

CHOICE RECOVERY POB 614-358-9900 COLUMBUS, 43220

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK, 60487

CHOICE RECOVERY POB 614-358-9900 COLUMBUS, 43220

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK, 60487

FALLS COLLECTION SVC PO BOX 668 GERMANTOWN, 53022

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago, 60606

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK, 60487

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK, 60487

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK, 60487

Case 16-00194 Doc 1 Filed 01/05/16 Entered 01/05/16 16:45:18 Desc Main Document Page 66 of 73

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, 60608

Law Offices of Talan & Ktsanes 233 W Jackson Blvd # ste 512 Chicago, 60606

Arnold Scott Harris PC 111 W Jackson # 600 Chicago, 60604

Americash - Halsted 10302 S Halsted St Chicago, 60628

PLS 87th St 1215 E 87th St Chicago, 60619

Five Star Furniture 8036 S Cicero Ave Burbank, 60459

OPORTUN / PROGRESO

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace, 60181

Lighthouse Financial 5 E Wilson St C/O Darren Lee Besic Batavia, 60510

Steve Thomas 9415 S STATE ST C/O Williams, Miller & Ferguson Chicago, 60619

R & R Country Motors 300 Dixie Highway Beecher, 60401

Irma Garcia - Landlord 7414 S Rockwell Chicago, 60629

Steve & Lolita Bailey 10056 S Wentworth Ave Chicago, 60628

Part 6: Answer These Qu	pocumi lestions for Reporting Purposes	Shit Page 67 of 73	}	
16. What kind of debts do you have?	as "incurred by an individu ☐ No. Go to line 16b. ☐ Yes. Go to line 17. 16.b Are your debts primarily	consumer debts? Consumer lead primarily for a personal business debts? Business or investment or throug	, family, or household purpose ss <i>debts</i> are debts that you ir h the operation of the busine	e." ncurred to
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	paid that funds will be available No. Yes.		npt property is excluded and administr tors?	ative expenses are
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50, 50,001-100 More than	0,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 mi \$10,000,001-\$50 n \$50,000,001-\$100 \$100,000,001-\$500	million	001-\$1 billion 0,001-\$10 billion 00,001-\$50 billion \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mi \$10,000,001-\$50 n \$50,000,001-\$100 \$100,000,001-\$500	million	01-\$1 billion 0,001-\$10 billion 00,001-\$50 billion \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, ar and correct. If I have chosen to file under Ch or 13 of title 11, United States C proceed under Chapter 7. If no attorney represents me and fill out this document, I have obtained in the connection with a bankruptcy ca or both. 18 U.S.C. §§ 152, 1341,	apter 7, I am aware that I ode. I understand the relied I did not pay or agree to ained and read the notice the chapter of title 11, U ement, concealing propertise can result in fines up to	may proceed, if eligible, und of available under each chapted pay someone who is not an arequired by 11 U.S.C. § 342(Inited States Code, specified by, or obtaining money or projections)	er Chapter 7, 11,12, er, and I choose to attorney to help me b). in this petition. perty by fraud in
	Signature of Debtor 1 Levoyl	Il Thoupa	Signature of Debtor 2	
	Executed on 12/28/2015 MM / DD /		Executed onMM / DD /	

Filed 01/05/16 Entered 01/05/16 16:45:18 Desc Main

Debtor 1 LeradellCase 16-00194 Doc 1

Debtor 1 Leradel Case 16-00194 Doc 1 Filed 01705/珍砂 Entered_03/05/16 16:45:18 Page 68 of 73 I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about For your attorney, if eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the you are represented by relief available under each chapter for which the person is eligible. I also certify that I have delivered to the one debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify If you are not that I have no knowledge after an inquiry that the information in the schedules filed with the petition is represented by an incorrect. attorney, you do not X need to file this page. /s/ Scott Cipolla 6319089 Date 12/28/2015 Signature of Attorney for Debtor MM / DD / YYYY Scott Cipolla 6319089 Printed name Semrad Law Firm Firm name Number Street

State

Zip Code

Email address

State

City

Contact phone

Bar number

					_
Fill in this inform	nation to identify your cas			ored 01/05/16 16:45:18	Desc Main
Debtor 1	Leradell	2000	Thompson	03 01 7 0	
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	Northern	District of Illinois		
Case number		3-4-4-4	(State)		
	Form 106De	<u>C</u>			Check if this is a amended filing
Declarat	ion About a	n Individual De	ebtor's Sche	edules	12/1
f two married p	eople are filing togethe	r, both are equally respons	ible for supplying cor	rect information.	
property by frau 1519, and 3571. Part 1: Sign	d in connection with a	bankruptcy case can result	in fines up to \$250,00	Making a false statement, conceal 0, or imprisonment for up to 20 years	
Did you pa	ly of agree to pay some	one who is NOT an attorne	y to neip you illi out ba	ankrupicy forms :	
Sources Control of the Control of th	lame of person		Attach Bankru Signature (Offi	otcy Petition Preparer's Notice, Declar cial Form 119).	ation, and
/s/ Lerade Signature of	re true and correct. Il Thompson f Debtor 1 Lucud	e that I have read the summa	≭ Sigr	nature of Debtor 2	
Date <u>12/28</u> MM/[/2015 DD/YYYY		Date	MM/DD/YYYY	
		and the control of th	Compression of the control of the co	es es en especial de la companya de la companya de la companya de la companya de la companya de la companya de	

Debtor 1	Leradel ase 16	5-00194 ou filed for ba		led 01/05/15 Document u give a financial st	Page 70	_01/05/16	18 Desc Main s? Include all financial institutions,
	litors, or other part					•	
뇜	No Yes. Fill in the details	s below.					
lead				Date issued			
	Name			MM/DD/YYYY			
	Number Street						
	City	State	Zip Code				
	City	Sidle	Zip Code				
	ruptcy case can res		o \$250,000, or in			ng money or property by both. 18 U.S.C. §§ 152, 1	fraud in connection with a 341, 1519, and 3571.
	Signatu	re of Debtor 1 (2/28/2015		Though	~	Signature of Debtor 2 Date	
Did y	ou attach additiona	l pages to You	r Statement of F	Financial Affairs for	r Individuals Fi	ling for Bankruptcy (Offi	cial Form 107)?
V N	.lo						
NAME OF TAXABLE PARTY.	WO						
☐ A	vo Ves						
Second		oay someone v	∕ho is not an atto	orney to help you fi	ill out bankrupt	cy forms?	
Did ye	⁄es	oay someone v	/ho is not an att	orney to help you fi	ill out bankrupt	cy forms? Attach the Bankruptcy Pe	

Case 16-00194 Doc 1 Filed 01/05/16 Entered 01/05/16 16:45:18 Desc Main Document Page 71 of 73

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Leradell Thompson		Case No.	
	Debtor	***************************************		(If known)
			Chapter	Chapter 13
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bar year before the filing of the petition in bankru in connection w ith the bankruptcy case is as	nkr. P. 2016(b), I certify that I am the atto ptcy, or agreed to be paid to me, for ser	orney for the abovenamed debtor(s) and the rivices rendered or to be rendered on behavior	at compensation paid to me within one
	For legal services, I have agreed to accept			\$4,000.00
	Prior to the filing of this statement I have rec	eived		\$200.00
	Balance Due			\$3,800.00
2.	The source of the compensation paid to me value of the compensation paid to me value of the source of the compensation paid to me value of the compensation paid to the	was: Other (specify) \$100 from debtor's s	son	
3.	The source of the compensation paid to me in Debtor	is: Other (specify)		
4.	I have not agreed to share the above-dimembers and associates of my law firm		erson unless they are	
	I have agreed to share the above-disclomembers or associates of my law firm. the people sharing in the compensation	A copy of the agreement, together with		
5.	In return for the above-disclosed fee, I have a. Analysis of the debtor's financial situation		spects of the bankruptcy case, including: otor in determining whether to file a petition	in bankruptcy;
	b. Preparation and filing of any petition	n, schedules, statements of affairs and p	plan which may be required;	
	c. Representation of the debtor at the	meeting of creditors and confirmation h	nearing, and any adjourned hearings there	of;
	d. Representation of the debtor in adv	ersary proceedings and other contested	d bankruptcy matters;	
6.	By agreement with the debtor(s), the above-	disclosed fee does not include the follow	wing services:	
		CERTIFICATI	ion	
	certify that the foregoing is a complete statem eedings.	ent of any agreement or arrangement fo	or payment to me for representation of the	debtor(s) in this bankruptcy
	12/28/2015		/s/ Scott Cipolla 6319089	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Case 16-00194 Doc 1 Filed 01/05/16 Entered 01/05/16 16:45:18 Desc Main Document Page 75 Form

In re: _	Thompson, Leradell	Case No	
-	Debtor(s)	- 0000 140.	
		Chapter.	Chapter13
	VERIFICATION	ON OF CREDITOR MATRIX	X
	The above named Debtors hereby verify that the	attached list of creditors is true and	correct to the best of their knowledge.
)ate:	12/28/2015	/s/ Thompson, Leradell Thompson, Leradell Signature of Debtor	Leradell Thorps

Debt	tor 1	Leradell Case 16-00194 Doc 1 Filed 01/105/15 Entered 01/105/16 16 18 Desc Mair Document Page 73 of 73	1
16.	Cal	culate the median family income that applies to you. Follow these steps:	
	16a.	. Fill in the state in which you live. Illinois	
	16b.	. Fill in the number of people in your household. 3	
	16c.	. Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.	\$63,820.00
17.		w do the lines compare?	
	17a.	Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).	
	17b.	17b. q Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.	
art	3:	Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)	
18.	Сор	by your total average monthly income from line 11.	\$1,549.75
19.	Ded com	fuct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the imitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	
	19a.	. If the marital adjustment does not apply, fill in 0 on line 19a.	- <u>\$0.00</u>
	19b.	Subtract line 19a from line 18.	\$1,549.75
20.	Cald	culate your current monthly income for the year. Follow these steps:	
	20a.	. Copy line 19b.	\$1,549.75
		Multiply by 12 (the number of months in a year).	x 12
	20b.	The result is your current monthly income for the year for this part of the form.	\$18,597.00
	20c.	Copy the median family income for your state and size of household from line 16c.	\$63,820.00
21.	Hov	v do the lines compare?	
	Berment.	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.	
		Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.	
Part 4: Sign Below			
		By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.	
		X) /s/ Leradell Thompson	
(_	Signature of Debtor 1 Leval Hungh Signature of Debtor 2	
		Date 12/28/2015 Date MM/DD/YYYY	77 77 4 4
		If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.	